yend the natural rewards of his labor, and is a bounty to

the husbandman.

The Western farmer can introduce a new method without the expense and loss of change from old methods of production and transportation. This is a great advantage. He has no ruts to get out of; no old-fashioned machinery to store; no old apple trees to root out; no traditions and habits of the neighborhood to impede and harass him. His land is ready, like potter's clay, for

him to mould it as he pleases.

Finally: His holdings are so large that he can farm at wholesale and secure the economies of large transactions. The man's arm yields to the horse's leg, and to

the engine's piston.

Now for his disadvantages. His markets are remote. That implies long transportation and higher rates. Long transportation requires simple and unvaried agriculture. He must confine himself mainly to grain and cattle. These are industries where the profits are chiefly made by the great farmers. Grain and cattle are in that small number of products where the rich and wholesale producer has great advantages. It is cheaper to raise a million bushels of wheat, or a thousand head of cattle, than it is to raise a thousand bushels or a hundred head. There is no such difference between the production at wholesale or at retail of eggs and chickens, and fruit and vegetables, and flowers, and the thousand varied and pleasant industries which a nearer market and unrestricted choice give to all. Remote markets crush the small farmer. Even the great farmer suffers, because the facilities of transportation must be scant and imperfect. The distant markets can be reached only by a single railway, and his success is marred or made by the corporation that owns it. The problems of transportation to him are always full of anxiety and often of loss. Sometimes the railway is new and lacks sufficient equipment to move the crops. Oftener it is a feeble cor-poration and cannot work its way into a trunk line. Again, the rate is so high as to forbid export; or, worse yet, the great farmer sees some bonanza farmer who sends a thousand tous to his hundred tons, receive upon his larger shipment, or perhaps upon his larger invest-ment in the rallway stock, special rates of transporta-tion. The Western farmer, great or small, may well envy the man who has his market near and many routes to

But the gravest objections are those that strike his home. Under its roof he looks for the rewards of his toll.
All the rest is a struggle for living, and here he must test the life he has won. It need not be luxurious to make it worth living, but it should be comfortable, and have some intellectual color. A great many homes have the color. But too often it is the home of the pioneer, and dark and empty with the lack and pain of pioneer life; the house rude, often uncelled, without the necessary conveniences, is tasteless inside and out. The economy within is rough and sordid, for few male or female assistants can be found to take the ruder tasks. His table is confined to the products of the farm. Fresh meat is a rarity, and so are fruits, fish, vegetables and everything that would be a variety to his fare. Nor can be find diversion or compensation outside. There is less refined society for him or his family-perhaps no church or school; they have yet to be built. Such life is a stringgle for mere existence, and can satisfy only the foreign emigrant whom tradition and experience have taught to find his chief enjoyment in the discovery of new economies to prolong it. It is unsatisfactory and odious to the Jer-seyman who has known a fuller and a better life. NEW-JERSEY AND HER SISTERS.

We have spoken of the East and the West Now let us look at our own State. Our manufactures, with their masses of masonry, their talk of tariffs, and the noise and the struggle of their trades unions, absorb our attention, and we torget that New-Jersey is a State of most extensive and successful agriculture. It is small, is counted the forty-third among the States and Territories, nor is grain its great industry, yet in the annual production of wheat New-Jersey is twenty-third in the list, with a crop of nearly 2,000,000 bushels. In the annual production of cats it is twentieth in the list, with a production of nearly 4,000,000 bushels. And generally we may claim that in these simplest forms of agriculture our position is above the average, and in agricultural and horticultural science or art that made no progress. The history of the specialties our position is the first. But even after this statement, you will wonder at the details. Look at the entage which the annual products of the farm bear to the capital invested in two of our counties—one about the worst, the other about the best, for such a couparison. In Bergen County the value of the products is to per cent. This county lies opposite to New-York, and the interest is moderate because in many cases the farming acre has to bear the assessment of a villa lot. and many villa lots, which produce nothing, are counted as farming acres. But in Burlington County, which crosses our State like a zone, and whose character is agricultural our state has a role and not suburban, it is 20 per cent. This is not a bad result in either county. But our object is to compare our State with other States in all particulars which would decide its relative grade as a farming State. We will take the land itself first. What is the value of the farming acre in New-Jersey, and the value of the farming acre in the United States ! The answer shows the value of the land, without tools or machinery, or crop or stock. As we look through the tables we pause a moment to notice ance of the industry which your association hely's to foster.

000, while all other real estate, including the dwelling and warehouses of the city, the capital employed in busi and warehouses of the city, discasses, is but \$9,881,000,000; railroads and their equipment are worth but \$9,536,000,000; and mines, including petroleum wells and gold and silver benauzas and stone and other quarries, are worth but \$780,000,000. To the ten thousen

n each of her cultivated acres. In 1879 each acre sown with seed of corn, wheat or ats, produced:

Or, if we look at the value of the live stock, we find this \$20 59 70 49 30 21 2 53 6 75 Let us next see where the farming folk are the richest. to see the see where the standard of the see that see se

This rapid survey of results is startling. It places

SPECIAL ADVANTAGES OF NEW-JERSEY.

New-Jersey, by her fortunate position, combines advantages which are peculiar to the Eastern and to the Western States. In our summary of the infucements which the West offers to the Eastern farmer, we mentioned the facts that Western land was cheap; that it was increasing in value; and that it was of easy tiliage. In all these three, our old Eastern State competes with her new Western sisters. If you speak of cheap land I think I am correct in claiming that land can yet be bought in the outhern part of New-Jersey for \$10 per acre, not more than four hours from the great cities of Philadelphia and New-York, and that within two hours of either of these markets, good farming land, which has been tilled for two centuries, may be bought for \$100 per acre. The southern and cheaper acre at the touch of mari yields large crops, and the northern acre, at the touch of ordinary manures-which neighboring villages and towns offer at moderate cost-blooms prolific as the plains of Lom The farmer who wants cheap land need not go West. We spoke of the regular and rapid increase in the values of Western lands, and thought this element played, probably, the hargest hart in the Western farmer's gains. Railways come, and a village grows upon his prairie; then came a town, then a city. This, of course, was an exceptional, but by no means an extraordinary, fortune. It is not an exceptional but a natural result that his prairie, even, if it misses the advent of a town, shall regularly increase in market value; for the State of which it is a part swells rapidly and regularly with wealth and population. This increase in value, ordinary or exceptional, no Hastern State can iclaim, except New-Jersey. It comes from her position. Lying between two great cities, and traversed by innumerable railways that connect all parts of her domain with them, the overflow of their populations makes a constant and healthy growth. No other State of the Eastern or Middle groups pew in population as did New-Jersey during the last two values of Western lands, and thought this element

decades. In this regard it stood with the Western States and was compared with them. To this rapid increase of population it owes the regular and ordinary increase in the value of its acreage. But it has also cases of exceptional and extraordinary appreciation, numerous and dazzling fas any found in the history of Western development. A peculiar charm of surroundings; a quet lake; a forest of pine trees; a successful factory on a little stream; or the mere whim of a wealthy speculator whose eye has caught a pretty view as he is whirled from the frehange in Broad-st. to the Exchange in Third-st. is often all that is necessary to wave, as with a wand, a village or a town into being. Cases are not infrequent where in less than two years the village lot has sold for the same money which bought the farming acre from which it is cut. A prudent farmer should not rely upon or anticipate such extraordinary increase, but he has a right to expect and rely upon a regular increase which is derived from regular causes, and to count it a proper and certain element in estimating the results of his work. And as he cannot shut his eyes to the extraordinary advances which come by frequent accident in his neighborhood, his own chances in that direction figure in the ambitious dreams which fill his moments of leisure.

NEAR MARKETS. Easy as the Western prairie is to till where the ploughshare and cultivator's tooth move without let or hind-rance, we find equal facility of tillage in our Jersey land. The fertile land of the northern half, originally rough and stony, has been worked by so many generations that It lies now without stump or stone, a mass of mellow land ready for garden culture; and nature made the sandy loam of the southern half equally mellow, and it lies as ready to receive mari as the dough of the cook to receive yeast. These are the advantages New-Jersey has in coumon with her Western sisters. She has in common with her Eastern sisters, but to a greater extent the neighborhood of great markets. On the wrong side of the Hudson, and of the Delaware, are cities where, in one case, 2,000,000, and in the other 1,000,000, human beings stand waiting to receive their food; and on the right side of these rivers, within the borders of this the right side of these rivers, within the borders of this fortunate little Commonwealth, are cities of 100,000, like Newark, of 50,000, like Paterson and Camden, of 20,000, like Trenton, Elizabeth and New-Brunswick, into whose morning streets are wheeled from the neighboring farms Newark, of 50,000, nac Patricis and New-Brunswick, into whose morning streets are wheeled from the neighboring farms the food for thousands of human beings. The neighborhood of such markets may be of little value to the great farmer who fills his trains with wheat and sends them to the sea-board for foreign export, but to the small farmer of varied industries who raises flowers and fruits and vegetables and poultry, the value is incalculable. In this matter of transportation New-Jersey has extraordinary advantages. Few spots in the State are without two railway consummications, many have more, and some of the best farming centres are in such propinguity to the great cities that in case of any minst discrimination they could, with a slight increase of cost, transport their own products. To the neighborhood of these great cities that in case of any minst discrimination they could, with a slight increase of cost, transport their own products. To the neighborhood of these great cities the Jersey farmer owes to a great extent the superiority of his home in all that adds to the comfort and happiness of its immates. The city, its libranies, its galleries, its day-time amusements, are within the reach of all, and half of the population of New-Jersey, without extraordinary hardship, can participate in those evening entertainments which are the peculiar attraction of eity life. Constant intercourse with city friends gives that variety of interest and thought which keeps the country mind from stagnation. Were we in any State except our own where the weekly jesper is peculiarly strong both in number and character, is should need to mention the daily New-Jersey homes, as a great educator; but without fattery to our own press, which I have frequently had, I thought, the occasion—and I knew the hardhood—to remove are destributed in such large quantities, and read with such interest and profit, that there is not a creat dealleft for the great daily to teach us. Especially in the interest of agriculture, this Association ought

PRESENT DISCOURAGEMENTS.

If these facts are so, and reason and statistics say they are, it becomes interesting to inquire why a general feel-ing of discouragement among farmers everywhere, and especially among our own, exists. The farmers of the world are in a revolution; the processes of agriculture are undergoing great changes and adapting themselves to new conditions which are coming in to control them Remember that for two hundred years it was the only last fifty years embraces the changes of centuries. A revolution so radical and so sudden of necessity creates confusion and causes loss. Crops, formerly profitable, can be grown now only at loss. Outs raised in Kansas can be sold cheaper in Monmouth County than they can be raised there. So can all other grains. But the Mon-mouth farmer and his fathers had learned to raise grains. Their buildings and implements and fields were obtained and used for that purpose. Tradition and custom tained and used for that purpose. Aroution and custom made this work casy and pleasant to them. The change came so suddenly that he believed it temporary and con-tinued to struggle until pecuniary loss forced conviction. Then he rallied and betook himself to a more varied industry, raising flowers, and fruits, and vegetables untiagain peace and plen'ty reigned in his house. But in the process of adaptation to this new order of things, there was the waste of capital—there were the struggles of re-sistance, and his nurmar swelled the general cry of dis-

FEWER FARMERS, GREATER PROFITS. This reduction in the number of farmers, so far frot This reduction in the name, as a gain, if the popula-eing a loss to the agriculturist, is a gain, if the population otherwise employed increases as it does in New Jersey. Indeed, the reason why our Jersey land is worth so the paradoxical fact that there are so few farmers in the State. One would naturally suppose that the more farmers there were, the greater would be the demand for farms, and the greater would be their value. But investigation shows that the reverse is the case. For, when there are many farmers in proportion to the number those not engaged in that industry, the farmers compe with each other, and so lower the price of their produc that the produce of the soil sells for less, and naturally

	Per cent of agricul- tural workers.	Value of acre
Massachusetts has. Connecticut has New-York has. Pennsylvania has New-Hampshire has. Illinois has. Virginia has Kentucky has Georgia has Massistippi has.	15 81	\$43 52 49 34 44 41 49 30 65 16 20 38 31 87 10 89 13 92 4 30 5 86

ers bear to the whole population the greater is the valu

of their farms. Massachusetts has only 9 per cent of its population at work on the farm and its land is worth \$\, \\$ \$43 52 per acre. Then as we pass down the column we see the value of the land diminishing with fair regularity, just as the relative number of those engaged in farming increases, until we strike Mississippl. Here \$2 per cent of the population are farmers, on land worth only \$5 86 per acre. per acre.

In this table New-Jersey's ratio is 15 per cent of agriculturists. As we know, its land is worth the most of any State—\$63-16. This would seem to be a break in the uniformity of the rule. But the proportion of the population of the adjacent cities fed by New-Jersey, which ought, for the purposes of this examination, to be considered as within her jurisdiction, would reduce the rate from 15 per cent to possibly 6 or 7 per cent. There would seem to be no coubt, in view of these figures, of the great principle that the value of agricultural land increases with the increase of the non-agricultural land increases with the increase of the non-agricultural and increases with the resources may affect perticular areas, but the general principle is assured. We shall find the same laws governing. If we look at the value of the products of the land as represented by what each farmer earns, and compared twith the ratio of the apricultural to the ratio of the non-agricultural population. Just as we found the value of the land greatest where the farmers were the smallest factor in the population, so we shall find that here is the place where the farmer earns the most. Taking the same States for the comparison, we flad Massachusetts with its 9 per cent of population congaged in agricultura giving each man \$372 per annum, New York with \$20 per cent of 479 per annum.

Connection, with 12 per cent, giving ... \$409 per annum New-York, with 20 per cent, giving ... 472 per annum Pennsylvania, with 21 per cent, giving ... 431 per annum New-Hampshire, with 31 per cent, giving ... 303 per annum Illinois, with 44 per cent, giving ... 467 per annum

THE BENEFITS OF PROTECTION.

Here you meet one advantage of the system of protection; it increases the number of those who leave the ranks of agriculture and engage in other pursuits. How the encouragement which this system gives to manufac-ture and other branches of home industry tends to this result, may be best seen by taking an area of country as it would be early in its settlement, and then noticing Its transformation under this economic application. The land will be found at first filled with farmers and no others. These will all be engaged in the production of the larger crops. They are raising corn and cotton. They have no market except that which they find by export. They send their grain and cotton to Liverpool. To get the corn their costs \$1, and the corn which they sell at their station for 25 cents a bushel brings \$1 25 in Liverpool. It adds 20 per cent to the price which they receive to put their cotton in the same market. The Englishmen con-sume the corn and manufacture the cotton at these in-creased prices. Then they send their calleo back to the American farmer, and in buying it he buys back his corn American farmer, and in buying it be buys back his corn and his cotton at this increased value and pays in addition the jwages and other expenses of manufacture, of transportation and insurance. Some one among their number, wise enough to recognize that the struggiet to live under such conditions is going against them, recognizes also the value of the protection which the tariff offers to all who will manufacture calico within the United States, and starts his little factory. The calico manufactured in this little building is made of corn that cost 25 cents and of cotton 20 per cent less than in England. No money has been spent for transportation; and the money spent for wages and insurance has been spent at home. That little mill was the beginning of a new crafter this. Now the weak who cannot work outdoors get employment indoors; and those who are skifful, but not strong, use their skill. Labor and skill are put to the best uses. Meanwhile, the farmer finds a larger market for the simpler productions, the grain and the eatle, with which he began his work. But he finds a greater advantage in a market which can consume fruits, poultry, vogetables, etc., so that he can now start upon that varied production which is the surest source of agricultural wealtm. And the variety of industries here inaugurated.—for with the mill come the grocery and other trades,—tends to produce that balance between consumption and distribution and production which is the surest pledge of the State's growth and prosperity.

An objection urged to this view is that at the beginning, at least, the toreign article of manufacturer can be sold cheaper than the native, and the foreign manufacturer examet take the egg, the chicken, the vegetable, the hay or the potatoes; nor can he aid to build schools and churches, and to pay the taxes. These are all left to the farmers themselves. Besides, the larmer knows that the foreign article will not long be cheaper. He has found this aut in a hundred cases. The superior quickness of the American catti and his cotton at this increased value and pays in ad-dition the wages and other expenses of manufacture, of

THE FARMER'S DIRECT AND INDIRECT PROTECTION. It is so common for the friends of free trade to assume that the tariff is for the protection of the manufacturer only, and then to inquire with an air of indignant pity of the neglected farmer "Why do you submit?" that at the risk of wearying you I must insist on reading the list of agricultural productions which are protected against importation from Canada and elsewhere. The great staples of the North and Souta—wool and sugar—are, and have been, always protected.
Besides on these, the present tariff laws impose the following direct protective duties on agricultural producta; Rice, cleaned, 2½ cents a pound; wheat, 20 cents per bushel; Indian curn, 10 cents per bushel; oats, 10 cents per bushel; Indian curn, 10 cents per bushel; batley, 15 cents per bushel; butter, 4 cents per pound; cheese, 4 cents per pound; polatoes, 15 cents per bushel; poultry, 10 per cent in value; peas, from 10 to 20 per cent; beans, from 10 to 20 per cent; beans, from 10 to 20 per cent; beans, from 10 to 20 per cent; unstemmed, 50 cents, in addition to a revenue duty of 24 cents per pound; on horses, cows, buils, oxen, steers, calves, sheer, lambs, goats, hogs and pics, except for breeding purposes are admitted free to benefit the farmers; beef and pork, 1 cent per pound; matten, 10 per cent; and hay, 20 per cent. owing direct protective duties on agricultural products

pork, I cent per pound; matton, 10 per cent; and hay, 20 per cent.

This is the direct protection the farmer gets by the American system. But the indirect is much more valuable. By fostering other industries, giving opportunities and inducements for left willing to labor, to go into other avocations, it diminishes the number of farmers increases the population non-agricultura, and by ditalhishing the number of the farmer's competitors, increases his gams. By causing the growth of villages, towns and cities, it gives him a home market. In our home market, remember, we are now seiling 92 per cent of our production. This shows its importance. But free-traders say: "It would be better to diminish this large percentage of home sales and increase the percentage of foreign." I don't taliak so. And these were now reasons. The home market is the only place where

ted and can be supplied elsewhere. The quantity of She takes this from us, if we sell it cheaper. If not, from Germany, or Russia, or Turkey. But we are always parket the demand is uncertain, and its uncertainty is maract the committee always against us. It is certain that the English demand won't be above the usual figure, but it is not certain that it won't be below. The demand will vary with the excellence of their harvests. What we have said does not apply to cotton and tobacco. There is for these just such a demand as there is for the articles of manufacture. And for these the demand is practically unimited. It rises and falls with the wealth and taste of the community that uses them. Nearly all manufactured articles are, like a few agricultural products, in some sense, a buxury. They containly are, except in a moderate use, hixuries. Take the humble house wile takes two dresses; the Newport belle, perhaps, fifty. The two dresses are a faccessity; very many of the fifty are a luxury. Take sugar. Life can be, and is often, supported without any. The boor man will use a little for its use and coffee, but the postry cook and the confectioner use large quantities to tickle the polate of a rich man's child. But wheat and correspond to the consumption is practically limited. Whether rich or poor, you will eat the same amount of bread; but if you are rich you will have more furniture, more clother, more carriagus, more wares and merchandise.

THE HOME MARKET THE BEST. won't be below. The demand will vary with the excellence of THE HOME MARKET THE BEST.

I enlarge on this well known rule of consumption be cause I want strongly to impress upon the farmer a reason why the foreign market is worth so little to him, less is the home market, where American manufacturers an farmers find their profits; they should labor with at least farmers find their profits; they should labor with at least equal zeal to protect and keep it. Originally all Ameri-cans did for they were nearly all farmers, and Southern statesmen agreed with Northern that neither material prosperity could be secured, nor political independence manualised, unless we fostered our manu-factures and provided opportunities for varied industry to our people. How came the broad line, which so soon

world and disdain all political or economic safeguards and aids.

That our view is correct, that the narrow view of their own interests made the Southern people leave the camp of the protectionists is made still clearer by the exception. Louisians rulsed sugar principally. Sugar had compeliation. It could be rulsed cheaper elsewhere. The Louisians planter needed protection, and, caring more for his any crop than for his negro, insisted upon protection, and always on that account voted the Whig ticket. In the middle of the great broad avenue that divides the old part of New-Orients from the new, stands in bronze the famous statue of Henry Clay, created in grateful recognition of his services in protecting that with other American industries.

To such practical results as these, what say the friends

of free trade! They rush to hide themselves in the missy regions of glittering generalities. Here they are hard to catch, because their theories are too impalpable to take the practical and formulated shape of propositions. The best one can do, who seeks to compress this thin air into something which can stand long enough and firm enough to bear an assault, is to say that the friends of free trude claim that the system of protection is unnatural; that it destroys foreign trade, which they call commerce; that it stimulates home growth and production to an extent which causes disaster to those engaged in the business. Their first objection is, that protection interferes with the natural laws of trade. Our answer is, that it interferes with the unnatural laws of trade. Older countries, for generations, by legislative provision and money subsidy, have forced trade into channels that conduct it all to their warehouses. These efforts have gotten trade to flow so easily into these well-worn channels that they need no longer to force it, and as they stand on the banks of their canal and watch the enriching tide, they exclaim: "This is the natural flow of these precious waters!" Now when our Ameri-

and watch the enriching tide, they exclaim: "This is the natural flow of these proclous waters:" Now when our American friendsseck to divert any of it, they cry, " It is a crime against nature!" To drop all figures, Great Britain, by every contrivance, just and unjust, stimulated manufactures until they were well established. The capital in them and back of them became so large, and asked so little interest, the laborers were so skribu, so many and so lill paid, that she could withdraw all supervision and let them take care of themselves. And became they now take on smillar condition, but less objectionable, so that we noo, may leave it to natural laws, the Cobden Club speaks ill both of our head and our heart.

Their second objection is that protection destroys foreign trade, which they call commerce. I meet this squarely. It does not destroy it, but it looks first to the interests of the home trade. We need foreign markets only to take our surplus. Our surplus in agriculture is only 8 per cent of our total production. It does not stand to reason that we should care so much for that market as for the market that takes and consumes 22 per cent. Nor is it by any means sure that commerce as now practised is the great engineery to bring wealth to the commercial centres. It used to be, but commerce in olden times was for the market that takes and consumers and there on the exchange of the world, and did it so profitably that citizens of Tyre. Constantinonie, venice and Genoa had the incomes of kings, did a different business. The

The money made as the new industry is first developed The money made as the new industry is first developed is so much as to excite the cupidity of others. They rush in and glut the market rush weaker fail, but the price of the commodity falls, the people get cheap articles, and the manufacturers win are in excess seek other occupation. So goes on constantly the process of development, distribution and adjustment. We accept this loss to the few who are to greety and too sangume, as a natural law, by which the few suller for the namy. Its operation to commantly can occupe. Nature uses it to develop all new industries—to exploit and popularize all discoveries. It is her method to get new meetinery into working order—new exploit and popularize all discoveries. It is her method to get new machinery into working order-new material into use. When gold is first discovered the profits of mining it are immense. The story of the inner's success ares the innerination. The advenurers of the world seek the unies, and the profits begin to diminish just as soon as enough laborers are gathered there to insure regular and continued production. From that thus the results as or risked all are mines; but the names are open, have be come, and will continue to be, a permanent contribution to the world's wealth. So with oit, or any other new discovery; so with the electric light. At the start great profits—nature's way to tempt in enough labor and capital to produce and distribute the novelty—and then, ordinary profits and a loss to the few who expected fortune in the business, but a gain to the many, to the world of consumers who have secured forever a cheap commedity. Unless free trade can do better than this, free trade must go.

Ladies and Gentlemen: One word of recapitulation and I will relieve your courtesy. We have seen the advantages of our State for the pursuit of agriculture. We average, more than an acre elsewhere, and yet the emigrant can buy land for \$10 an acre within four hours. for \$100 an acre within two hours' of the largest cities of the continent. We have seen that this acre bears in

for \$100 an acre within two hours of the largest class of the continent. We have seen that this acre bears in grain not less than the average, and in the products of a varied industry the most; that it produces in money the most, we have seen that each man, woman and child that toils on a Jersey farm earns \$500 per annum—more than in any other State; and that each of these toilers, were the capital of all equally divided, is worth more than the farmer of any other State.

We have seen too, that the value of the farm and of its products increases just as the farmers diminish and the non-farming population increases and that this ratio is favorably affected by the operations of the protective system, to which we largely one our present prosperity, and which all Jerseymen, whatever their party affiliations, are pledged to maintain, and these facts convince us that our neighbors, our children, who seek the comfort and independence of country life, need not go West, but can stay with us, in firm assurance that New-Jersey offers the best field for arricultural industry. This consummation was one devoulty to be wished for; and if there has been disappointment that the story I had to tell, had no sentimental or dramatic interest, and that I passed by the sensibilities to appeal to the reason, you will find excuse for me in the theurit that it was because it is the story of a brave little State, so prosperous now and so noneful for the future, that there is the monatony of comfort and of peace. Happy the people who have he annals! Happy the state whose comfort and peace clip the wings of thetoric!

INSURANCE NEWS AND INCIDENTS.

A meeting of the New-York Tariff Association was held at the Boreel Building yesterday. The chief feature of the session was the addition of some special ratings buildings given below, the following rates were prescribed: Hisk Broadway, Nos. 642-651-120 Brownest, Nos. 419-421-160 Broadway, Nos. 650-651-120 Brownest, Nos. 423-427-120 Broadway, Nos. 650-559-140 Grand-st, Nos. 134-168-110 Broadway, Nos. 650-659-140 Grand-st, Nos. 138-140-140 Broadway, Nos. 690-660-145 Grand-st, Nos. 138-140-140 Broadway, Nos. 718-720-135

Merchandise on floors beneath the first floor of hetels. vill be charged a rate fifteen cents higher than the build

The official figures, published Festerday by the New-York Insurance Department, sh5w that the loss ratio of New-York State companies was 53.7 per cent; of other State companies, 59.4 per cent; of foreign companies, 64.1 per cent, to 18 yet of foreign companies was 56.9 per cent of other State companies, 60.3 per cent; of foreign companies, 62 per cent. On the whole, it appears certain that the average loss experience of all companies will falls few points below the average for 1882, notwithstanding that it is considerably higher than in 1881 and previous years. Compared merely with the preceding twelve months, 1883 shows a slight improvement in the business of fire insurance.

REAL ESTATE.

New-York, Tuesday, Feb. 5, 1884. The following sales were held at the Exchange

Salesroom to-day:

By A. H. Muller & Son.

5-story marble front building, with lot, No 23 Nassansi, wa, between Codar and Liberty sts, lot
31.518 Lairregular, Robert Stewart. \$165,000

By Richard V. Harnett & Co. 4-story brick building with lot, No 242 East 117th-at, es. 165 ft w of 24 ave, int 25 100 II, John Bellpiant

RECORDED REAL ESTATE TRANSFERS.

Willisave, e.s. 50 ft. nof 135tl-st, 50x160; R K For to Achie K Fo same property; T. F. Arous 7 all 1200; Evangelical Reformed Church to J.W. Miller.

Ave. B. s. e. oor of 5th-st. 53 1x100; Evangelical Reformed Church to J.W. Miller.

Substantial Property Sensity L. Ely.

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Substantial Substantial Community L. Ely. 10 Chas C. Burke.

Substantial Substantial Community L. Ely. 10 Chas C. Burke.

Sthes, to Size, 23.10.207 g. Johns Hofmann and wife
to Erns: Von Au.
11th.ave, es. 71.11 sof 4.225.st, 25.1100; W.N. Dickinson and another to Betsey Mitchell.
About 12.5 acres on w sof Broadway, at 159th.st;
Excelsion Savings Hank to Chas Boatwick.
Same property, Chas Boatwick te Horace K Thurber
1st.ave, es. 2 ft.sof 112th.st, 27.10225; G.J. Peru.
Schild to Jac Smith.
Thists, s. 306 ft.e of 10th.ave, 20.1102 2; Margaret
(rawford and husband b.J.T. Lockman.
10th.ave, 20.102 2; Margaret
to E.T. Kugler.
10th.ave, 20.10 1 K.S. Schopper to same.
12td.st, s. 200 ft. of 1st.ave, 35.4x100.11; Cornella
Oraham to E.E. Anderson. Graham to E E Anderson.

Same property: J P Burrill and wife to same.

123d.st. s. 266.5 w of 1st.sve, 168.5100.11; E E Anderson and wife to J W Agnero.

25th.st. s. 123 e of 5th.sve, 26.6398.5; Michael Tiemey to Chas Main.

Division.st. s. 161.21, 20.5100355x101; Fannie L.

Wart W H. Board.

mer to Chas Main Division st, a s. lot 21, 20.ex10ex35x101; Fannie L Ward W H Booth John st, No 75; Maria T Polhemus to J T Kelly and another
91818, ss, 148 ft w of 3d.ave 97x100.8 g Jas Donohue and wife to Sasan Sullivan
Lexington-ave, e.s. 20 11 n of 110thet, 70x80; J If
Desire and wife to J A Hallanan
40thet, n.s. 312.6 w of 3d.ave, 18.8x100.5; E M Tayhor to Murris Goldstein lor to Morris Goldstein.

The block bounded by oth-ave and Broadway, and
Sath and 36th sts; Amasz Redneld, referee, to Win

Sin and 3600 sts. Anisa reduced to John Erren, Ber F Manice.

Biverbale-ave, e.s. adjoining lands of John Erren, about 15 acres; ED Erren to W.D. Graff.

Same property: W.T. Graff and wife to H.A. Blacwett. HOUSEGNESS. B. W.C. of Mercors. 25x100, and No 22 Work Housebost, Chas Lichtenberg and wife to Houston-st, n w cor of Mercer-st, 25x100, and No 22
West Houston-st Chas Lichtenberg and wife to
C O'doodhue
Ciffion-st, n s. 1983 w of Tinton-ave, 10.2x100; Agues
Decker to Mary A Bodoll
Norfolk-st, No 29; J W Reppenhagen and wife to
Mortal Rosendorff
Orchard-st, w s. 27; ft s of Houston-st. 25x37.6; Anthony Miller and wife to Elhas Jacoba.
184th-st, s s. 145 rt w of Elion-ave, 25x100; J G Muelleft and wife to Eliz Wissons, 25x100; J G Muelleft and wife to Eliz Wissons, 25x100; J G Muelleft and wife to Eliz Wissons, 25x100; J G Muelleft and wife to Eliz Wissons, 25x100; J G H Lindsley and another to Triff Universalist Society
58th-st, s s. 135.9 e of Hudson-st, 25x3; W Bronson and wife to J as Simpson
Water-st, Nos 72 and 74; Eliz De Lancey and another
Cith-ave, Nos 213 and C15; Owen Joues and wife to J
M Davice and another, executors

A VALENTINE. BY JOSEPHINE POLLARD. A Valentine! Ah, can it be That some one has addressed to me These lines, so sweet and tender! Name or initial is not set Upon the page, and yet—and yet I think I know the seuder.

What though the writing be disguised,
And many a little trick devised
To aid the fond deception;
St. Valentine provides the key
That spoils the little mystery
The moment of reception.

We may be right, we may be wrong;
For lack of confirmation strong
We give the rein to fancy,
And let her wander at her will,
And her bright deatiny fulfil
In fields of necromancy. And Valentines would lose their charm
If they at once could doubt disarm
Ere yet the scal was broken;
And so the deeper the disguise,
The more delightful the surprise,
And sweeter is the token.

CROSS OF NINONDALE.

A STORY OF THE CIVIL WAR.

CHAPTER I.

THE EVE OF THE BATTLE. TIME: Late in the autumn of 1862. PLACE: A wagon-path in a deep wood, near the bank of the Tennessee River. The moon was now touching the tree-tops at the far end of the path, and the man who came out from the wood knew that the first watch of the night was nearly at an end. He gazed at the moon until he had cal-culated the time, and then moved forward towards a large culated the time, and then insver reward towards a last log that lay by the side of the path a few yards ahead, where he was on the point of scating himself when the sound of a footfall arrested his movement. He stood and watched until he descried a dark form emerging from the corner of an angle in the path, and then he drew a pistol and cocked it.

"Who comes there !"

"A friend, with the countersign."

"Advance, friend, with the countersign." And present-ly: "Halt! Give me the countersign." A whispered word, and the captain cased down the

hammer of his pistol and put the weapon away.

"How is this Colone I Do you constitute yourself
Grand Rounds for to-night !"

"No, no, Captain. I just came in from headquarters, and thought I would take a stroll along the picket line. Ah! here is a sent ready at our hands."

As the colonel thus spoke he stood so that the moonbeams fell upon his face, revealing a tall, stout frame, the strong, heavy jaw, and the firm, iron will that belongs to the fighter. And this was Colonel Henry Ward, very soon to mount a silver star in place of the eagle that now

adorned his shoulder-strap.

The captain looked very youngly the side of his colonel; and yet the latter wasla young man-only two and thirtybut the years of his manhood had been spent in the wilds of the Western forests, where he had served the Government in the capacity of both civil and military engineer; and where he had fought many a battle in the war-path of the marguding redskins.
"How long since you have visited the outer line of our

pickets ?" asked the Colonel, after they had scated them-"I have just come in, sir. We have twenty cavalrymen

in advance, and I found them all on the alert" "And what of the enemy !"

"I saw the glimmering of their expiring camp-fires, and all seemed quiet on their front."

"But it won't be so quiet when the day breaks, my boy.

We shall have music, and you will have a chance to christen your sword. How does it strike you, Appleton! There they are, an army of savag e, eager men, led by offi-

ranks as you did."

"Not exactly into the ranks, my dear Colonel," returned George, in a tone which betrayed the smile upon his handsome face. "You know Judge Wainwright offered me a commission six months before I concluded to accept it P' "Yes," added Ward; "he knew that you were one of

the most thorough militia officers in the county, and he knew you could handle a couppany as it should be handled. And now tell me: Do you know why your mother was so willing—aye, even anxious—that you should enter into

And now tell me; Do you know any your inducer was so willing—aye, even auxious—that you should enter into this dangerous work?"

The young man reflected a few moments, and then said:

"I can only tell you this, Colonel: My mother was very intimate with the family of Mr. Washburne. She was in there one evening when a letter was received from a member of the family then stopping at Washington, and in the letter it was announced that President Lincoln had said that unless the people speedily railled in greater numbers than ever to the support of the Union, he formed our cause would meet with overwhelming disaster. My mother borrowed the letter and brought it bome and gave it to me to read. When I had read it I said, 'Amen?' Then my mother came to my slide and placed her hand upon my head, and she said to me:

"My son, I have a solemn duty to perform. God calls to me from heaven and blos me to be true. O, go, my son!—go and do your whole duty.'

"Then she threw her arms around my neck and blessed me.

"Then she threw her arms around my neck and blessed me.

"As you may suppose, Colonel, I was deeply moved. I kissed my mother and went to bed; and in the morning I went out and enlisted. They might give me a commission or not, as they pleased. I went to my office, where I sat down and turned my business over into the hands of my partner. I had just got the last item transferred to his docket, when in came a messenger from the Adjutant-General. I went up, and the first thing the General did was to put a folded paper into my hand. I opened it, and found it to be a captain's commission from our Governor. Colonel, of the one hundred and one men of my company not one or us has ever yet been in action. If we have fighting on the morrow, you shall not be ashamed of Company G."

fighting on the morrow, you shall not be ashamed of Company G.

"Give us your hand, my boy! God bless you! I will remember your mother's petition, and I will not disappoint her while I live. I can understand now why she was so ready to send you to the field. She saw—"
Hefore the colonel could finish the sentence the sound of approaching footsteps interrupted the conversation, and shortly afterward a sergeant of the guard with the relief came up. Captain Appleton bade the colonel goodnight, and went with the sergeant.

Eight hours from the time of the relief of the guard at midnight, Captain George Appleton, in full eniform, with

Men come down through the dark aisles of the forest Men come down through the dark alsies of the forest bearing stretchers formed of the musices of those who will use them no more; and on those stretchers are men dram and bleeding—bleeding and groaning—groaning and dring; On they come, for our friends have been drawn up in the glade which the surgeon had selected for his field hospital,—on they come—men shot with round bullet and buckshot; men torn with the explosive sing; men crushed with cannon-ball and mangled with shell; and right here, under their very eyes, the surgeous go at their awful work; And hence it was that Thaddeus Marshall cried out;

"O, I hope we shall not have to wait much longer !"
Appleton waiked down before his men, saying as i

went:
"Boys, God knows I don't love this. I feel the same as you feel. My heart is pained, and I feel it ache and throb; but we'll do our duty. They can say that the boys of Company G trembled when they saw their own comrades suffering; but won't be able to say that we trembled in the face of the enemy."

suffering; but won't be the face of the enemy."

"Three cheers for Captain Appleton!" shouted Bill Spleer, the orderly sergeant.

And the cheers were given with a will—three loud, hearty, soul-sent cheers, in which those men set free the feelings that had been pent up until they could scarcely ontrol themselves.

The other companies in the regiment heard the cheer-

ing, and supposing that something must have happened to give cause for it, as it came from the extreme right of the line, they echoed it with right good will. Cheering is contagious in an army; and in a few seconds the cheer started by Sergeant Spicer for his captain had been caught up and reproduced by the whole line of ten regiments.

"Ha! See! Who's that!"
A staff officer came dashing down from the front, and his report was:

"Gur boys are falling back! Push to the front and charge in the of hattle!"

"Captain Appleton, do you realize that you have the right of this line!"

"Yes, air; and if the line follows me it will find the enemy, or die on the way!"

"Good!"

"Count us in with our captain, General!" cried Sergeant Spicer.

"Count is in with our captain, General" check sergent Spicer.

"Aye" and "Hurrah!" from the whole company, and again the long line caught the inspiration.

The general's eye kindled, and the cloud was lifted from his brow in a monest.

"Forwarn! When you see the enemy pitch in, and he sure you don't discharge a musket until you can mark your man! Pass the word down the line. Double QUICK!

MARCH!"

CHAPTER II. THE BATTLE.

Colonel Ward was on the left of the line, acting as brigadier, with three regiments in his immediate command; and he had orders, as soon as he got clear of the wood, to oblique his brigade to the left, and strike the enemy on the right flank. This order he had communicated to his lientenant-colonel and to the colonels of the other regiments.

enemy on the right flank. This order he had communicated to his lientenant-colonel and to the colonels of the other regiments.

Louder and louder grew the din; thicker and thicker became the smoke, until at length the line emerged from the wood, entering upon a scene that changed the nerves of every brave and resolute man to steel. Man and heast, dead and dying, isy upon the gory sward everywhere; man and beast, alive and without control, rushed hither and thither; and a score or more of these lost men Ward forced into his ranks.

And now to George Appleton there was no such man upon the field as SELF. He saw only his company—those hundred brave men who had followed him from their homes in the far off land of grain and prairie—he thought only how he should lead them to their duty with as little loss as possible. One hundred beside himself. Ahi those leaden drops in the air—striking now in front of the line, then flying overhead, and anon the dreadful sound that makes a soldier's requirem. They were failing. Four had failen. And then the captain forgot to look at death.

And this was a battle! What could be see! Only death and destruction let loose, and the carnival enveloped in sulphurous flames and smoke. But soon he distanguished a point where the flame was perceptible, and whence came a continuous roar; and he observed that he was pushing towards that mouth of fire.

Presently a staff-officer, his uniform rent and torn, and his face begrimed till he looked like a negro, came dashing out from the cloud of smoke, crying:

"Here!" thundered Ward.

"Good! Do you see that battery!"

"Here!" thundered Ward.

"Good! Do you see that battery!"

"Take!t, and the day is ours. Lose it, and all is lost!"

"What support has it!"

"Yes."
"Take it, and the day is ours. Lose it, and all is lost!"
"What support has it!"
"We can't iell."
"Never mind. We're good for it! Forward! Forward!"

"We can't iell."

"Never mind. We're good for it! Forward! Forward!"

The words had hardly fallen from the brigadier's lips when a thuck sounded in Appleton's car, and in another moment he saw the gallant Hastings, their licutenant-colone, pitch forward without a word. Ward leaped from his horse, and tore open the fallen man's shirt.

"It's of ne use, Captain," he said to Appleton, who had called for two men to take him to the rear. "He's past help! We can't spare men to bear away dead bodies. Forward. Turn your command over to Marshall, for you are colonel of the regiment now."

The major was in hospital.

On—on—through fire and smoke—against crashing shot and bursting shell; against shricking spike and the deadly shower of scattered cannater: great gaps opening through the ranks and then growing solid again as the cager men rushed in. On—on—till the flames belieded forth into the very faces of the advancing column, whose shouts of definine vied with the thunder of the well-served double battery. On to the very summit of the hill, and there, for the time, young Appleton forget his command. He saw grim men standing at the breech of a heavy cannon; he saw the loaders step away from the muzzle, and he saw a dark-visaged man seize the lanyard. That gun, if fired, would pour death into the ranks of his friends, and with a wild bound he reached the spot in season to send a builet from his revolver through the head of the cannonier. On the next instant half a dozen flerce men turned upon him; but he leaped back, shooting down the foremost one as he did so, while the head of the cannonier on the next instant half a dozen flerce men turned upon him; but he leaped back, shooting down the foremost one as he did so, while the head of the cannonier of the number dated February 16, which can now be had at any news office or book-store. If you are not within reach of a news office or book-store. If you are not within reach of a news office or book-store. If you are not within reach of a news office for the former publisher,

ten your sword. How does it strike you, Appleton There they are, an army of savag e, eager men, led by officers who know how to fight; in numbers fully equal to our own; and we know that they will attack us in the morning. Now tell me, candidly: Don't you begin to wish you were out of it?

George Appleton looked up into the face of his colonel; but the light of the moon had failed him, and he could not see the expression that rested there, but the voice had been dead of most see the expression that rested there, but the voice had been dead of most see the expression that rested there, but the voice had been another man for what I am. I am young, and I have a mother man for what I am. I am young, and I have a mother man for what I am. I am young, and I have a mother whom I love above all else on earth—a mother whom all of life is bound up in me. God knows I would like to live for that blessed mother; but—but—Pshawi Way should I tell you whether I will filmed or no! Let the commertial speak for me."

"My dear boy," cried Ward, grasping the youth's hand, "If I could doubt your courage and devotion, I would leave the service to morrow, for I should doubt every man in the army. You did not understand me, George. I know that you will be called into action to-morrow, and I had a curjosity to know how you felt."

"Pil tell you how feet," replied Appleton. "I feet myself in the position of one who has a stern yet painful duty to perform. But it is a duty, and I shall portorn it to the best of my ability."

"George," said the colonel, after a little pause, "do you know that I am purzeled to account for your profession—that people were just beginning to look upon 'ecorge Appleton as an ornament to the bar—when I i hink of all the circumstances attending your situation, I am at a loss to understand how you came to throw yourself into the ranks as you did."

"Out exactly into the ranks, my dear Colonel," returned George, in a tone which betarged the smill upon you faile; and then when I remember that you had just beguin to

000 busis; Shorts, 6,500 bush; Barley, 500 bush; Flour, 4,000 blis; 10,000 sacks.

CINCINNATI. Feb. 5.—Flour easter; Family, \$4.50 \$54.85; Flour, \$6.0028510 Wheat heavy; No. 2 Red, \$1.0228104; May, \$1.09; receipts, 9,500 bush; shipments, 3,500 bush; Cornidul; No. 2 Mixed, 48308490, Data firm \$4.3000 bush. Cornidul; No. 2 Mixed, 48308490; Data firm \$4.3000 bush. \$7.000 bush. \$1.000 bush. \$1.00

point are will of 11%. I can understand a we what how why also was a ready to send you send y

LIVE STOCK MARKETS—BY TELEGRAPH.

BUFFALO, Feb. 5.—Certile—Receipts to-day, 57 head, total for week thus far, 3.700 head; for same time last week, 5,000 head; consigned through, 113 cars; market steadysErira Steers 5: 50257; Common to Fair, 54 70253 45; Light to Good Butchera's 83 20256 00.

Shapp—Receipts to-day, 1,000 head; total for week thus far 15,000 head; for same time last week, 11,000 head; consigned through, 5 cars; market steady; with a fair deamed. Fair to Good Western, 53 75 255 50; Choice to Pancy, 53 65 552 25; Western Lamba, 53 75 255 30; Choice to Pancy, 53 65 552 25; Western Lamba, 53 75 255 30; Choice to Pancy, 53 65 552 25; Western Lamba, 53 75 255 30; Choice to Pancy, 53 65 552 25; Western Lamba, 53 75 255 30; Choice To Pancy, 53 65 552 55; Western Lamba, 53 75 255 30; Choice To Pancy, 53 65 552 55; Choice To Pancy, 53 65 552 55; Choice To Pancy, 53 65 552 56; Choice To Pancy, 53 65 552 56; Choice To Pancy, 53 65 552 56; Choice To Pancy, 53 65 553 56; Choice To Pancy, 53 65 553 56; Choice To Pancy, 53 65 553 56; Choice To Pancy, 53 65 55 56; Choice To Pancy, 53 65 55 56; Choice To Pancy, 53 65 55 76; Choice To Fair, 53 00 55 76. LIVE STOCK MARKETS-BY TELEGRAPH.